

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DAVID W. JOWERS	§	Case No. 09-72039
KIMBERLY B. JOWERS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2009.
- 2) The plan was confirmed on 08/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/30/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2010, 07/16/2010, 05/03/2011.
- 5) The case was dismissed on 06/10/2011.
- 6) Number of months from filing or conversion to last payment: 21.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 17,725.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 17,725.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,045.15	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,545.15
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	6,180.00	9,852.36	6,180.00	2,378.81	828.20
SPRINGLEAF FINANCIAL SERVICES	Uns	4,896.00	0.00	3,672.36	0.00	0.00
CITIFINANCIAL	Sec	24,000.00	11,214.68	0.00	0.00	0.00
CITIFINANCIAL	Sec	840.00	840.00	840.00	354.44	124.50
CITIFINANCIAL	Uns	6,657.00	4,857.25	4,857.25	0.00	0.00
SNAP ON CREDIT LLC	Sec	0.00	880.87	0.00	0.00	0.00
WELLS FARGO BANK NA/WELLS	Sec	19,072.14	19,072.14	19,072.14	6,691.81	2,802.09
WELLS FARGO BANK NA/WELLS	Uns	0.00	0.00	0.00	0.00	0.00
WORLD ACCEPTANCE	Uns	4,047.00	3,304.24	3,304.24	0.00	0.00
AT&T CREDIT MANAGEMENT	Uns	68.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	35.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	834.00	NA	NA	0.00	0.00
CARECREDIT / GE MONEY BANK	Uns	675.00	NA	NA	0.00	0.00
CHARTER ONE	Uns	449.52	NA	NA	0.00	0.00
CHECK N GO	Uns	1,308.00	NA	NA	0.00	0.00
CITIFINANCIAL INC	Uns	10,000.00	10,197.19	10,197.19	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	709.06	843.22	843.22	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SWEDISH AMERICAN HOSPITAL	Uns	1,525.74	941.12	941.12	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	965.86	1,070.79	1,070.79	0.00	0.00
ILLINOIS TOLLWAY	Uns	1,206.10	2,058.10	2,058.10	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	87.91	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO	Uns	100.00	NA	NA	0.00	0.00
NICOR GAS	Uns	1,266.95	1,373.48	1,373.48	0.00	0.00
PENTAGROUP FINANCIAL	Uns	206.38	NA	NA	0.00	0.00
R & B RECEIVABLES	Uns	159.00	NA	NA	0.00	0.00
RADIOLOGY CONSULTANTS	Uns	35.00	NA	NA	0.00	0.00
RGS FINANCIAL	Uns	1,757.50	NA	NA	0.00	0.00
SECURITY FINANCE	Uns	555.00	555.00	555.00	0.00	0.00
SHERMAN HOSPITAL	Uns	75.00	NA	NA	0.00	0.00
THD / CBSD	Uns	2,987.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,299.10	3,525.28	3,525.28	0.00	0.00
TRS RECOVERY SERVICES	Uns	25.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Uns	2,021.40	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,898.00	1,864.19	1,864.19	0.00	0.00
VERIZON WIRELESS	Uns	2,012.40	NA	NA	0.00	0.00
MICHAEL JOWERS	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 26,092.14	\$ 9,425.06	\$ 3,754.79
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 26,092.14	\$ 9,425.06	\$ 3,754.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 34,262.22	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,545.15	
Disbursements to Creditors	\$ 13,179.85	
TOTAL DISBURSEMENTS:		\$ 17,725.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/20/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.